

SYSTEM AND METHOD FOR PRICING OF A FINANCIAL PRODUCT  
OR SERVICE USING A WATERFALL TOOL

ABSTRACT OF THE DISCLOSURE

5 A system and method for analyzing a financial services pricing process. The  
method includes the steps of receiving data in at least one input file of a pricing  
process summary tool from at least one data source and generating a waterfall based  
on the data received. The step of generating the waterfall includes measuring  
predetermined pricing metrics using the received data, and graphing the  
predetermined pricing metrics. The waterfall identifies the present value of each of  
the predetermined pricing metrics in relation to others of the predetermined pricing  
10 metrics.